

Telemarketing Fraud:

Learn the signs and protect yourself

Indiana's Telephone Solicitation of Consumers Act, the same law that protects Indiana consumers with the Telephone Privacy List, can help protect you from telemarketing fraud, even if you have not yet registered with Indiana's Telephone Privacy List. Under Indiana law, before most telemarketers can charge you for a purchase made via an unsolicited telephone call, they must either obtain a signed, written contract from you, or they must provide at least seven days for you to cancel the transaction.

PROTECT YOURSELF

The best way to protect yourself from telemarketing fraud is to register your telephone number with the Indiana Do Not Call list at www.IndianaConsumer.com, or by calling 888-834-9969. Indiana's telephone privacy registry is free, easy to use and is the nation's most restrictive and effective Do Not Call law. By receiving fewer telemarketing calls, you will decrease the chance that you will become a victim of telemarketing fraud.

- Do not agree to purchase anything from a telemarketer unless he or she provides you with a contract before the sale is completed.
 - A contract should contain complete details of the goods or services offered by the telemarketer during the call.
 - Make a copy of the contract before returning it to the telemarketer.
 - Take complete, detailed notes during the call so that you can compare the representations made during the call to the contract.
 - Record the date of the call; the name of the telemarketer; the name, address and telephone number of the company he/she works for and the company he is soliciting for (they are not always the same).
- Hang up if the telemarketer pressures you or does not give you adequate time to take notes. Remember, a reputable and honest company should not have any problem giving you the information you need to make an informed decision.
- If the telemarketer refuses to provide a written contract, demand information about the cancellation policy.
 - Be sure to take detailed notes on the policy.
 - If the telemarketer tells you that the contract cannot be cancelled or that your purchase is non-refundable, it's a sign of fraud. Hang up.
- Don't provide bank account, credit card account numbers or any other personal information to anyone over the telephone unless you are absolutely sure the transaction is safe.
- Be wary of verification tapes. Telemarketers, under the guise of verifying or confirming the details of the transaction, may introduce false or misleading statements in an attempt to finish the sale. Or, they may ask misleading questions and then tape record your answers to be played back if you complain about the transaction in the future.
- Be extremely wary of telemarketers who want you to pay with a check-by-phone or money wire transfer.
- Research a company's consumer satisfaction history before you buy. If something goes wrong, how will they handle your concerns?

If you have any doubts, or if the offer made to you seems too good to be true, trust your instincts. Decline the offer and hang up immediately.

RESOURCES

The Consumer Protection Division of the Indiana Attorney General's Office works to safeguard the rights of Indiana citizens every day. If you have questions or complaints regarding telemarketing fraud or other consumer issues, contact the Attorney General's Consumer Protection Division using the address and phone number listed below, or visit www.IndianaConsumer.com for more information.